

Ex. M-K(e)

SECOND DISTRICT COURT CIVIL JUDGMENT

BAC 12-0051240()

MIDLAND FUNDING LLC A/S/I/I/
BENEFICIAL

VS

DEROSA, LERANN,

JUDGMENT AWARDED:

DEFAULT JUDGMENT

AMOUNT AWARDED.....	\$ 6661.60	
INTEREST FROM..12-18-2011..	\$ 267.74	
ATTORNEYS FEES.....	\$.00	
TOTAL DAMAGES.....	\$ 6929.34	
COSTS BY STATUTE..\$	50.00	
FILING FEE.....\$	140.00	* REMARKS *
SHERIFFS FEE.....\$	56.07	PROSPECTIVE
SERVICE FEE.....\$	25.00	FEES
TRANS/FILING FEE..\$	16.00	INCLUDED
NOTICE OF TRIAL..\$.00	IN COSTS
NON MILITARY FEE..\$.00	
OTHER COSTS.....\$.00	
TOTAL COSTS.....	\$ 287.07	
JUDGMENT TOTAL.....	\$ 7216.41	

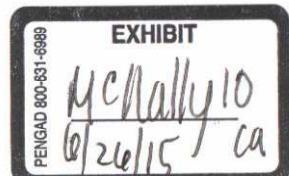
NOW ON MOTION OF ATTORNEY FOR THE PLAINTIFF/CREDITOR
FORSTER & GARBUS, ESQS.
60 MOTOR PARKWAY
COMMACK, NY 11725-5710 PHONE # (631) 393-9400

DEFENDANT/DEBTOR & ADDRESS

DEROSA, LERANN

151 HILARY ST,
OAKDALE, NY 11769-

PLAINTIFF/CREDITOR & ADDRESS

MIDLAND FUNDING LLC A/S/I/I/
BENEFICIAL8875 AERO DR STE #200,
SAN DIEGO, CA 92123-

JUDGMENT RENDERED & DOCKETED AT THE SECOND DISTRICT COURT OF SUFFOLK COUNTY,
IN THE STATE OF NEW YORK, ON 05-29-2012 AT 16:00 FOR THE AMOUNT STATED BELOW

DAMAGES \$ 6929.34
COSTS \$ 287.07
JUDGMENT TOTAL \$ 7216.41

T GAFFNEY

TRANSCRIPT OF JUDGMENT

I, THE UNDERSIGNED CLERK OF THE SECOND DISTRICT COURT OF SUFFOLK COUNTY, HELD AT LINDENHURST, IN THE STATE OF NEW YORK, DO HEREBY CERTIFY THAT THE ABOVE IS A CORRECT TRANSCRIPT OF THE JUDGMENT DOCKETED AND NOTED ABOVE. I FURTHER CERTIFY THAT ALL DEFENDANTS, AND/OR DEBTORS, HAVE BEEN SUMMONED, PROOF OF WHICH IS FILED WITH THE ABOVE REFERENCED COURT. IN TESTIMONY WHEREOF, I HAVE HEREUNTO SET MY NAME AND AFFIXED MY OFFICIAL SEAL ON THIS DATE: JUN 27 2012

CLERK OF THE DISTRICT COURT

**** TRANSCRIPT MUST BE SIGNED WITH AN ORIGINAL SIGNATURE AND AFFIXED WITH THE COURT SEAL TO VALIDATE THE TRANSCRIPT FOR FILING WITH COUNTY CLERK.****
*****DO NOT MAKE ANY CHANGES TO THIS DOCUMENT*****

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BENEFICIAL

VS

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NOW ON MOTION OF: ATTORNEY FOR THE PLAINTIFF/CREDITOR

FORSTER & GARBUS, ESQS.

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PHONE # (631) 393-9400

DEFENDANT/DEBTOR & ADDRESS

DEROSA, LEEANN

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PLAINTIFF/CREDITOR & ADDRESS

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FORSTER & GARBUS LLP**A NEW YORK LAW FIRM**

60 Motor Parkway
Commack, NY 11725-5710
• P148542655334D24 •

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133836

**PERSONAL & CONFIDENTIAL**

RONALD FORSTER - Adm. in NY Only
MARK A. GARBUS - Adm. in NY Only
EDWARD J. DAMSKY - Adm. in NY Only
JOEL D. LEIDERMAN - Adm. in NY Only

ANNETTE T. ALTMAN - Adm in NY Only
PREET CHHABRA - Adm in NY Only
OLIVIA DEBELLIS - Adm in NY Only
RONALD J. FERRARO - Adm in NY Only
MICHAEL J. FLORIO - Adm in NY Only
AMY GAVLIK - Adm in NY Only
TESS E. GUNTHER - Adm in NY & CT
EDWARD C. KLEIN - Adm in NY Only
KEVIN M. KNAB - Adm in NY Only
MICHAEL S. LEINOFF - Adm in NY Only
JAMES J. TIERNEY - Adm in NY Only

BALANCE DUE as of May 31, 2012 ▶ \$7,216.41
Reference Number ▶ P148542655334
Account Number ▶ XXXXXX5334

**Re ▶ MIDLAND FUNDING LLC
AS PURCHASER OF AN ACCOUNT ORIGINALLY OWNED BY BENEFICIAL**

1-631-393-9544
1-800-245-9943 Ext. 544
Representative Name: MS SOTO
Monday thru Thursday 8:00AM – 9:00PM EST
Friday 8:00AM – 5:00PM EST



LEEANN DEROSA
151 HILARY ST
OAKDALE NY 11769-1807

Dear Leeann Derosa,

A judgment has been duly entered in court against you. The judgment bears interest of nine (9) percent per year until fully paid.

Unless satisfactory arrangements are made with this office to pay the full judgment balance, judgment enforcement proceedings may be instituted as provided by the New York Civil Practice Law and Rules Article 52, to secure payment thereof.

All payments must be made payable to Forster & Garbus, as attorneys, and sent to this office. Please note that we are required, under federal law, to advise you that we are debt collectors and any information we obtain will be used in attempting to collect this debt.

Forster & Garbus LLP NYC Dept. of Consumer Affairs #1259596.

Office Location: 60 Motor Parkway
Commack, NY 11725-5710

▲ DETACH HERE ▲

MAKE CHECK PAYABLE TO: **FORSTER & GARBUS LLP as attorneys** AND RETURN COUPON WITH PAYMENT TO PO BOX 9030, COMMACK, NY 11725-9030 IN ENCLOSED ENVELOPE

LEEANN DEROSA
151 HILARY ST
OAKDALE NY 11769-1807

BALANCE DUE as of May 31, 2012 ▶ \$7,216.41
Reference Number ▶ P148542655334

**Re ▶ MIDLAND FUNDING LLC
AS PURCHASER OF AN ACCOUNT ORIGINALLY OWNED BY BENEFICIAL**

Rep. Code ▶ MH
Date ▶ May 31, 2012

➔ Please Note Current BEST TIME TO CALL

Home Phone # _____

Work Phone # _____

Cell Phone # _____

P148542655334



Forster & Garbus LLP
PO Box 9030
Commack, NY 11725-9030

FG2NO
F&G2.V4
133836

Agoado-F&G-000010

NOTICE TO JUDGMENT DEBTOR OR OBLIGOR

Money or property belonging to you may have been taken or held in order to satisfy a judgment or order which has been entered against you. Read this carefully.



YOU MAY BE ABLE TO GET YOUR MONEY BACK

State and Federal laws prevent certain money or property from being taken to satisfy judgments or orders. Such money or property is said to be "exempt". The following is a partial list of money which may be exempt:

1. Supplemental security income (SSI);
2. Social Security;
3. Public assistance (welfare);
4. Alimony or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veteran's benefits;
10. Ninety percent of your wages or salary earned in the last sixty days;
11. Twenty-five hundred dollars of any bank account containing statutorily exempt payments that were deposited electronically or by direct deposit within the last forty-five days, including but not limited to, your social security, supplemental security income, veterans benefits, public assistance, workers' compensation, unemployment insurance, public or private pensions, railroad retirement benefits, black lung benefits, or child support payments;
12. Railroad retirement; and
13. Black lung benefits.

If you think that any of your money that has been taken or held is exempt, you must act promptly because the money may be applied to the judgment or order. If you claim that any of your money that has been taken or held is exempt, you may contact the person sending this notice.

Also, YOU MAY CONSULT AN ATTORNEY, INCLUDING LEGAL AID IF YOU QUALIFY. You can also go to Court without an attorney to get your money back. Bring this notice with you when you go. You are allowed to try to prove to a judge that your money is exempt from collection under New York civil practice law and rules, sections fifty-two hundred twenty-two-a, fifty-two hundred thirty-nine and fifty-two hundred forty. If you do not have a lawyer, the clerk of the court may give you forms to help you prove your account contains exempt money that the creditor cannot collect. The law (New York Civil Practice Law and Rules article four and sections fifty-two hundred thirty-nine and fifty-two hundred forty) provides a procedure for determination of a claim to an exemption.

Please note that we are required, under Federal Law, to advise you that we are debt collectors and any information we obtain will be used in attempting to collect this debt.

FORSTER & GARBUS LLP
Attorneys for Plaintiff
P.O. Box 9030
60 Motor Parkway
Commack, NY 11725-5710
(631)393-9400

#104
01/19/09

FGINS
FG2NO.V1
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